

## **Get Ready for Cyber Monday!**

Shopping online can be a very convenient way to make your purchases. It's easy, fast, and provides you with endless choices. But, before you head to the checkout page, keep in mind the following tips:

- Be sure to shop on secure sites. Look for a URL that begins with https.
- If you are considering items from a company you've not previously heard of, do some
  research before making your purchase. By simply searching for the name of the company
  on-line, you may learn that the company's website is a scam or that the company has a
  history of bad customer service. But keep in mind that the absence of complaints doesn't
  necessarily mean the company is reliable. It may just mean that the website is new and
  complaints have not yet been filed.
- Comparison shop for the best prices and lowest shipping and handling fees. Keep an eye
  out for "restocking fees," especially if you are purchasing electronics. Restocking fees for
  returned items can range from 10 25% of the purchase price.
- Use reliable product review sites when comparing products. Some sites favor certain brands so it's good to look at several review sites.
- Pay attention to delivery dates and return policies. What happens if the item doesn't arrive in time or needs to be exchanged?
- Always pay by credit card so you can dispute the charge if a problem arises.

If you have questions, need help resolving a complaint, or want this factsheet in alternative format, contact the Office of Consumer Protection by phone at 410-313-6420 (voice/relay) or by email at <a href="mailto:consumer@howardcountymd.gov">consumer@howardcountymd.gov</a>. For more information on this or other issues, visit our website at: <a href="mailto:www.howardcountymd.gov/consumer">www.howardcountymd.gov/consumer</a>.